Oracle Banking Digital Experience

Retail Peer To Peer Payments User Manual
Release 15.1.0.0.0

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Retail Peer To Peer Payments User Manual

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1. Preface

1.1 Intended Audience

This document intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to OFSS Support

https://support.us.oracle.com

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

  The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.
SR	Service Requests

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**
Peer To Peer Payments-Initiate	✓	★
Add Peer Beneficiary	NH	NH
View Peer Beneficiary	✓	★
Modify Peer Beneficiary	NH	NH
Delete Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non registered Non Existing Users	✓	★
View Registered Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non-Registered Existing Users	✓	★
View Received P2P Payments	✓	★

3. Introduction

Transfer of funds between person to person (P2P OR Peer To Peer) with common identifiers like Facebook ID ,Email ID and Mobile Number has not only made banking easy but has also reduced efforts to remember credit account details.

Using Peer To Peer Payment feature, a business user can transfer funds from their account to an email id or Mobile Number or to a Facebook ID/contact from where the receiver can pull the funds by providing all their details to the senders' bank.

This feature supports email and mobile number based payments and facilitates internal and domestic payments.

Here, the sender should use OBDX application to initiate the Payment or Funds Transfer Request. The sender will have to provide only the receivers Facebook contact OR Email Address OR Mobile Number, Amount to be transferred and the Debit Account. This can be any linked account or card for internal customer and linked account for external customer.

The existing customer of the bank (OBDX users) can register their account as beneficiaries for receiving the funds through a new transaction after logging in to any of the OBDX applications like Net Banking or Mobile Banking. However, the beneficiary of the funds need not be the customer of the bank for receiving the funds.

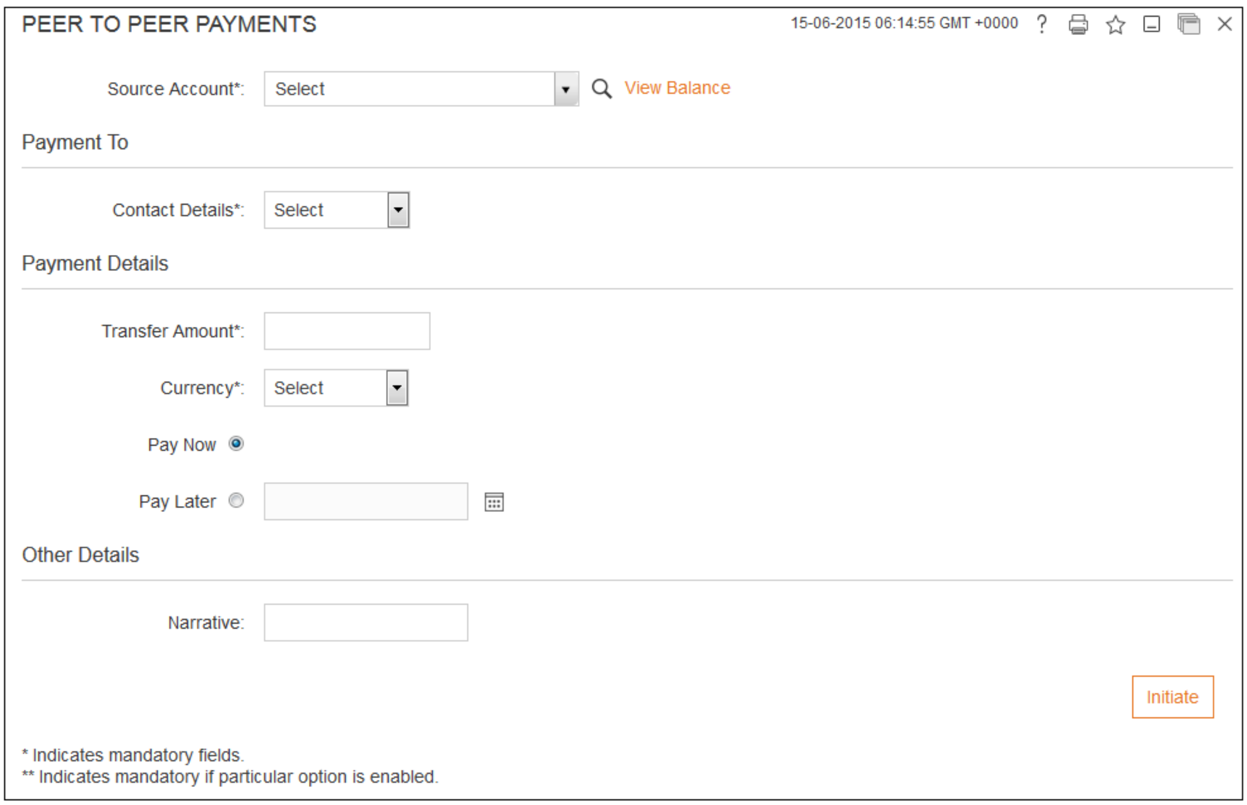
4. Peer To Peer Payments-Initiate

Using this option, you can transfer funds to your peer through his or her Mobile Number OR Email Id OR Facebook ID.

To initiate peer to peer payments

1. From the **Payments** menu, select **Peer to Peer Payments**.
   The **Peer To Peer Payments** screen appears.

Peer To Peer Payments



Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Indicates the debit account number from which the payment is to be made.
Payment To	

Field Name	Description
Contact Details	[Mandatory, Drop-Down] Indicates the type of contact to be selected. The options are: • Email Id • Mobile Number • Facebook
Payment Details	
Transfer Amount	[Mandatory, Numeric, 15] Indicates the amount to be transferred.
Currency	[Mandatory, Dropdown] Indicates the currency of the amount that is being transferred. **Note:** If the transfer currency is other than the source account currency, the bank's mid-rate is to be applied for currency conversion.

It is mandatory to select either **Pay Now** or **Pay Later** option.

Field Name	Description
Pay Now	[Optional, Option] Indicates the payment to be made immediately.
Pay Later	[Optional, Option] Indicates to make the internal transfer on a future date.

Note: The *Transfer Date* to be selected should lie between the *Start Date* and *End Date*.
Start Date – *Current Date* + No. of days (1 to 20)

End Date – *Current Date* + 365 Days

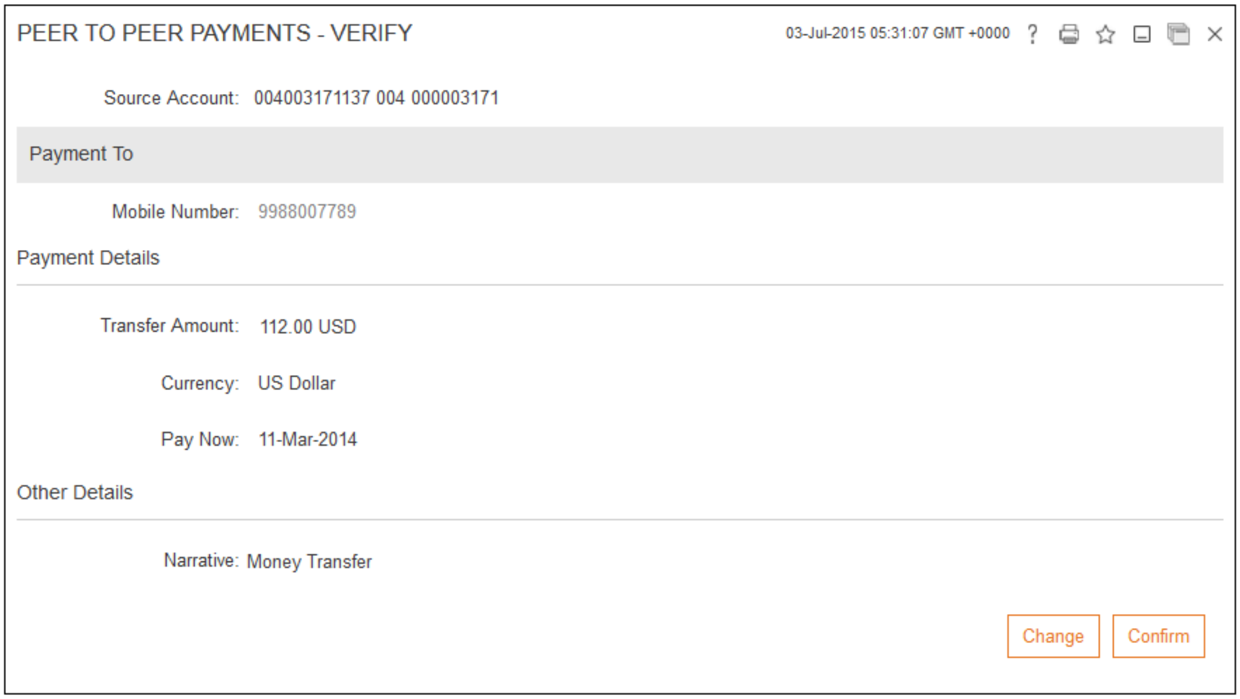
If the *Transfer Date* happens to be a non-working day or a holiday, then the transaction is processed on the next working day.

Field Name	Description
Other Details	
Narrative	[Optional, Alphanumeric, 35] Indicates the brief description about the funds transfer.

2. From the **Source Account** list, select the appropriate account number.

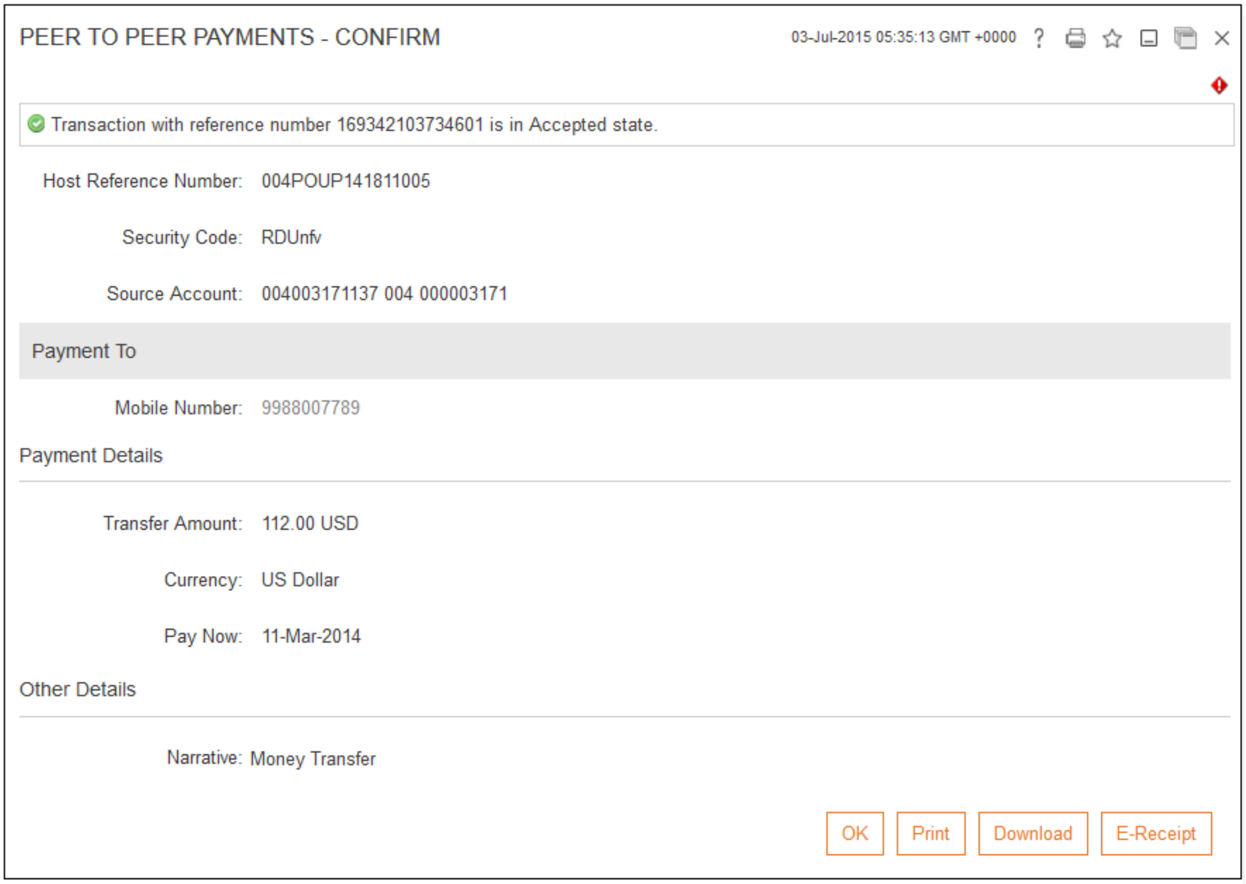
3. From the **Contact Details** list, select the appropriate communication mode. In the adjacent field, enter the appropriate information. For example, if you select **Mobile Number** option from the Contact Details list, enter the mobile number.
4. In the **Transfer Amount** field, enter the amount to be transferred.
5. From the **Currency** list, select the amount currency.
6. In the **Payment Details** section, select the appropriate payment option.
    a. Select **Pay Now** to make immediate payment.
    b. If you select **Pay Later** option, select the payment date.
7. Click **Initiate**.
   The **Peer To Peer Payments – Verify** screen appears.

Peer To Peer Payments – Verify



8. Click **Confirm**.
   The **Peer To Peer Payments – Confirm** screen appears.
   OR
   Click **Change** to edit the transaction details.
   The **Peer To Peer Payments** screen appears

Peer To Peer Payments - Confirm



Field Description

Field Name	Description
Host Reference Number	[Display] Displays the transaction reference number for the transaction
Security Code	[Display] Displays the security code provided by the Oracle Banking Digital Experience. **Note**: This field is visible only if the beneficiary is not registered with OBDX
Source Account	[Display] Displays the source account number.

Field Name	Description
Payment To	
Mobile Number	[Display] Displays the email ID or mobile number of the beneficiary.
Payment Details	
Transfer Amount	[Display] Displays the amount to be transferred.
Currency	[Display] Displays the currency of transfer.
Pay Later OR Pay Now	[Display] Displays the date of payment.

Note: The Transfer Date to be selected should lie between the *Start Date* and *End Date*.

Start Date – *Current Date* + No of days (1 to 20)

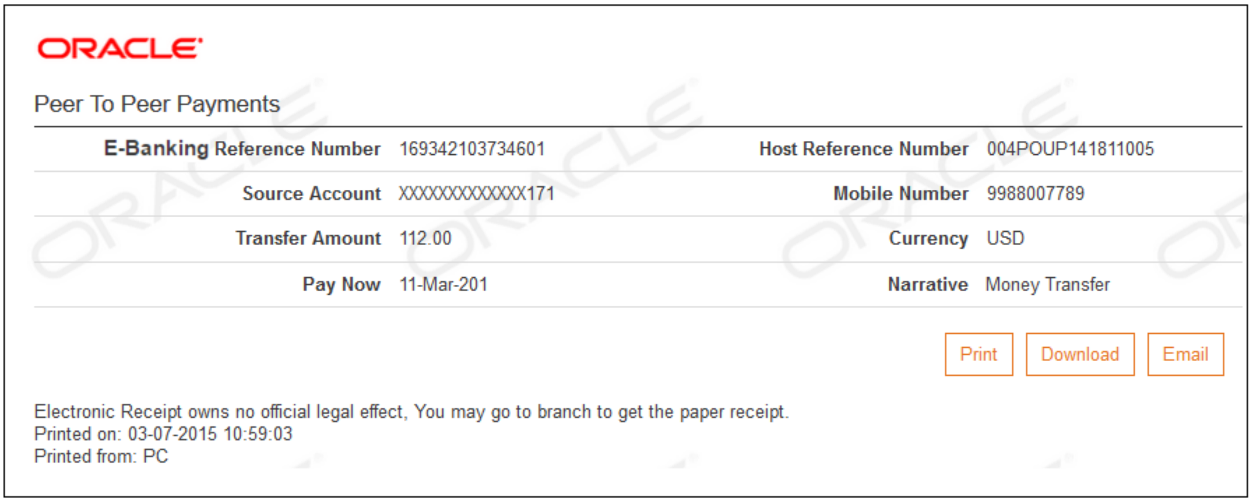
End Date – *Current Date* + 365 Days

If the *Transfer Date* happens to be a *non-working day* or a *holiday*, then transaction is processed on the next working day.

Field Name	Description
Other Details	[Display] Displays the brief description about the funds transfer.

9. Click **OK.**
   The **Peer To Peer Payments – Initiate** screen appears.
   OR
   Click **E-Receipt** to generate an e-receipt.

E-Receipt



OR
Click **Print**.
You will see the option to print the confirmation screen in the *pdf* format.
OR
Click **Download.**
The **File Download** screen appears.

Download Files

10. Select a file format from the Download list. The options available are:

- WORD
- PDF
- HTML

11. Click **Close** to close the **Download** screen.

5. Peer Beneficiary Maintenance

To make transfer of funds between common identifiers like Email Id and Mobile Number easy, you have an option to save and maintain one or more beneficiaries along with their Email Ids and Mobile Numbers. This way, you need not remember the Mobile Number or Email Id of the beneficiary to whom the payment has to be made.

In this feature, you are provided with a look up while transferring funds to the maintained beneficiaries. You also have an option to enter the Email Id or Mobile Number while making payments or click on the lookup to select the existing beneficiaries from the list of beneficiaries. The beneficiary maintained by you may or may not belong to the same bank.

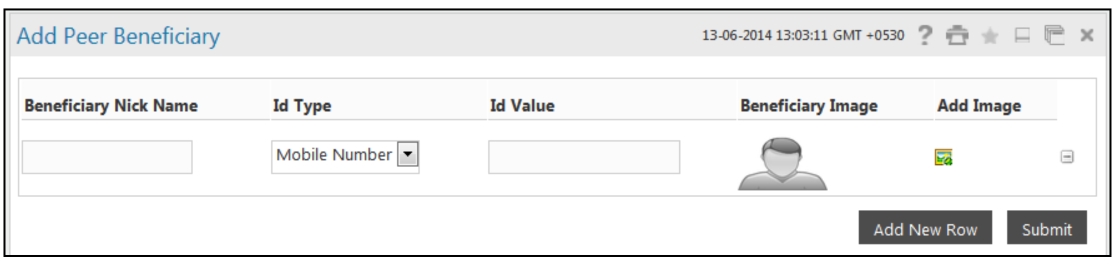
5.1 Add Peer Beneficiary

You can add a peer beneficiary by entering his or her contact details.

To add a peer beneficiary

1. From the **Payments** menu, select **Add Peer Beneficiary**.
The **Add Peer Beneficiary** screen appears.

Add Peer Beneficiary



Field Description

Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric, 15] Indicates the beneficiary nick name.
Id Type	[Mandatory, Drop-Down] Indicates the ID type. The options are: • Mobile Number • Email Id

Field Name	Description
Id Value	[Mandatory, Alphanumeric, 225] Indicates the email ID or mobile number of the beneficiary.
Beneficiary Image	[Display] Displays the beneficiary image. An image can be added or removed using the respective link provided in the “Add Image” column.
Add/Remove Image	[Optional, Link] Browse your machine to add an image to the beneficiary. An uploaded image can also be removed using the respective link provided in the same column.

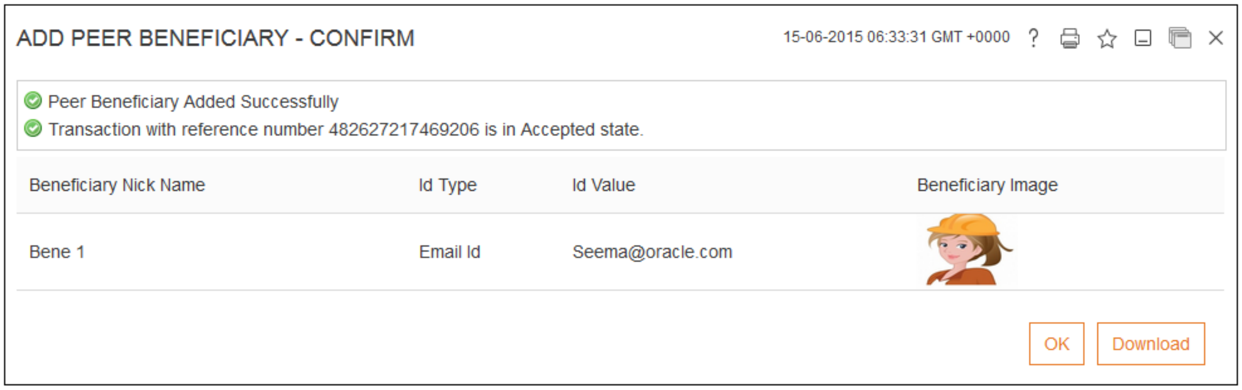
2. In the **Beneficiary Nick Name** field, enter the beneficiary nick name.
3. From the **Id Type** list, select the appropriate option.
4. In the **Id Value** field, enter the email ID or mobile number of the beneficiary.
5. Click **Submit**.
   The **Add Peer Beneficiary – Verify** screen appears.

   Add Peer Beneficiary – Verify

   OR
   Click **Add New Row** to add a new beneficiary.

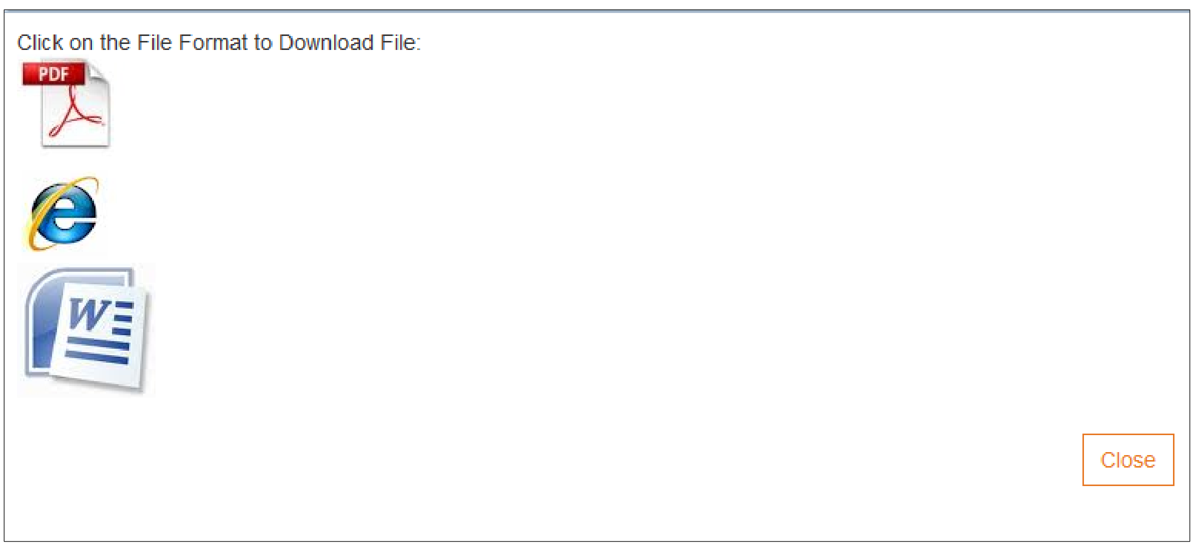
6. Click **Confirm**.
   The **Add Peer Beneficiary – Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen.
   The **Add Peer Beneficiary** screen appears.

Add Peer Beneficiary - Confirm



7. Click **OK**.
   The **Add Peer Beneficiary** screen appears.
   OR
   Click **E-Receipt** to generate an e-receipt.
   OR
   Click **Download**.
   The **Download Files** screen appears.

Download Files



8. Select a file format from the Download list. The options available are RTF, PDF, and HTML
9. Click **Close** to close the **Download** pop-up.

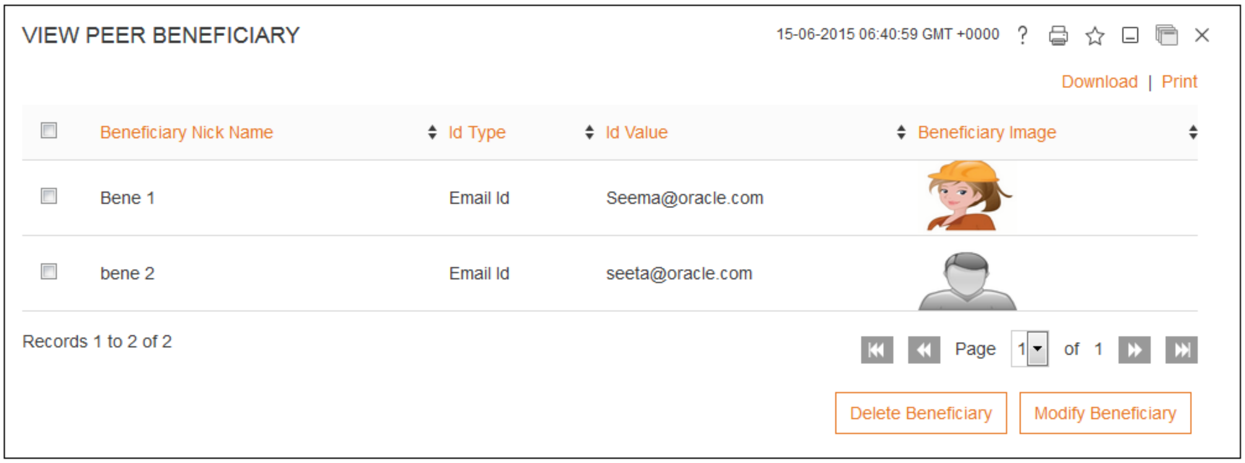
5.2 View Peer Beneficiary

Using this option, you can view registered peer beneficiaries.

To view a peer beneficiary

1. From the **Payments** menu, select **View Peer Beneficiary**.
The **View Peer Beneficiary** screen appears.

View Peer Beneficiary



Field Description

Field Name	Description
Beneficiary Nick Name	[Display] Displays the nick name of the beneficiary.
Id Type	[Display] Displays the ID type of the beneficiary.
Id Value	[Display] Displays the email ID or mobile number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary.

5.3 Modify Peer Beneficiary

Using this option you can modify any or all the details of the registered peer beneficiaries.

To modify a peer beneficiary

1. To enable the beneficiary modification, select the required **Beneficiary Nick Name** check box.

2. Click **Modify Beneficiary**.
The **Modify Peer Beneficiary** screen appears.

Modify Peer Beneficiary

Field Description

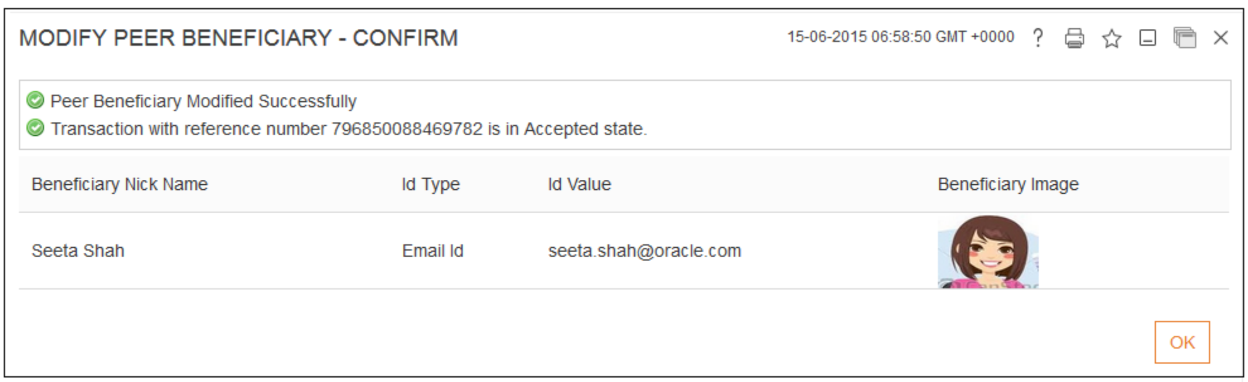
Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric, 15] Indicate the beneficiary nick name.
Id Type	[Mandatory, Drop-Down] Indicates the ID type. The options are: • Mobile Number • Email Id
Id Value	[Mandatory, Alphanumeric, 225] Indicates the email id or mobile number of the beneficiary.
Beneficiary Image	[Display] Displays the image.

3. In the **Beneficiary Nick Name** field, enter the beneficiary nick name.
4. From the **Id Type** list, select the appropriate option.
5. In the **Id Value** field, enter the email ID or mobile number of the beneficiary.
6. Click **Modify**.
   The **Modify Peer Beneficiary – Verify** screen appears.
   OR
   Click **Back** to navigate to the previous screen.
   The **View Peer Beneficiary** screen appears.

Modify Peer Beneficiary - Verify

7. Click **Confirm**.
   The **Modify Peer Beneficiary – Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen
   The **Modify Peer Beneficiary** screen appears.

Modify Peer Beneficiary - Confirm



8. Click **OK**.
   The **View Peer Beneficiary** screen appears.

5.4 Delete Peer Beneficiary

You can delete any of your added peer beneficiaries.

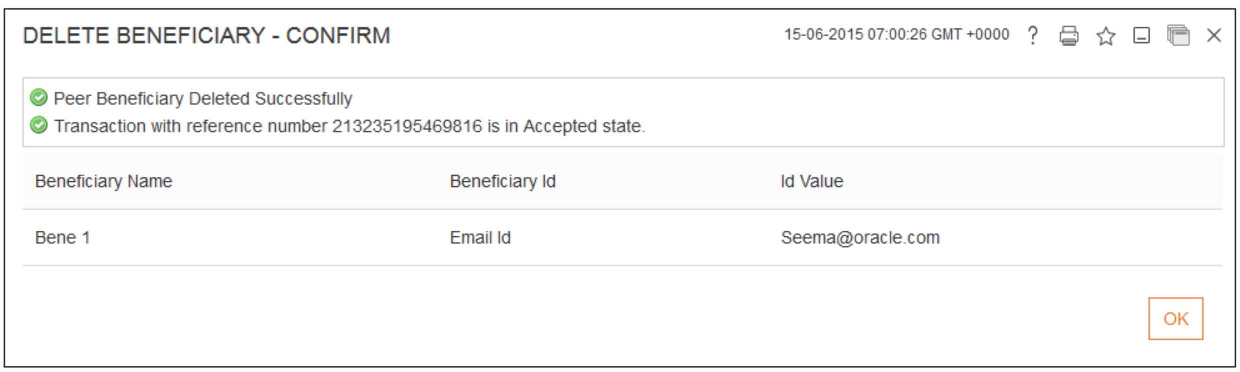
To delete a peer beneficiary

1. To enable the beneficiary modification, select the required **Beneficiary Nick Name** check box.
2. Click **Delete Beneficiary**.
   The **Delete Beneficiary - Verify** screen appears.

Delete Peer Beneficiary - Verify

3. Click **Delete**.
The **Delete Peer Beneficiary – Confirm** screen appears.
OR
Click **Back** to navigate to the previous screen.
The **View Peer Beneficiary** screen appears.

Delete Peer Beneficiary - Confirm



4. Click **OK**.
The **View Peer Beneficiary** screen appears.

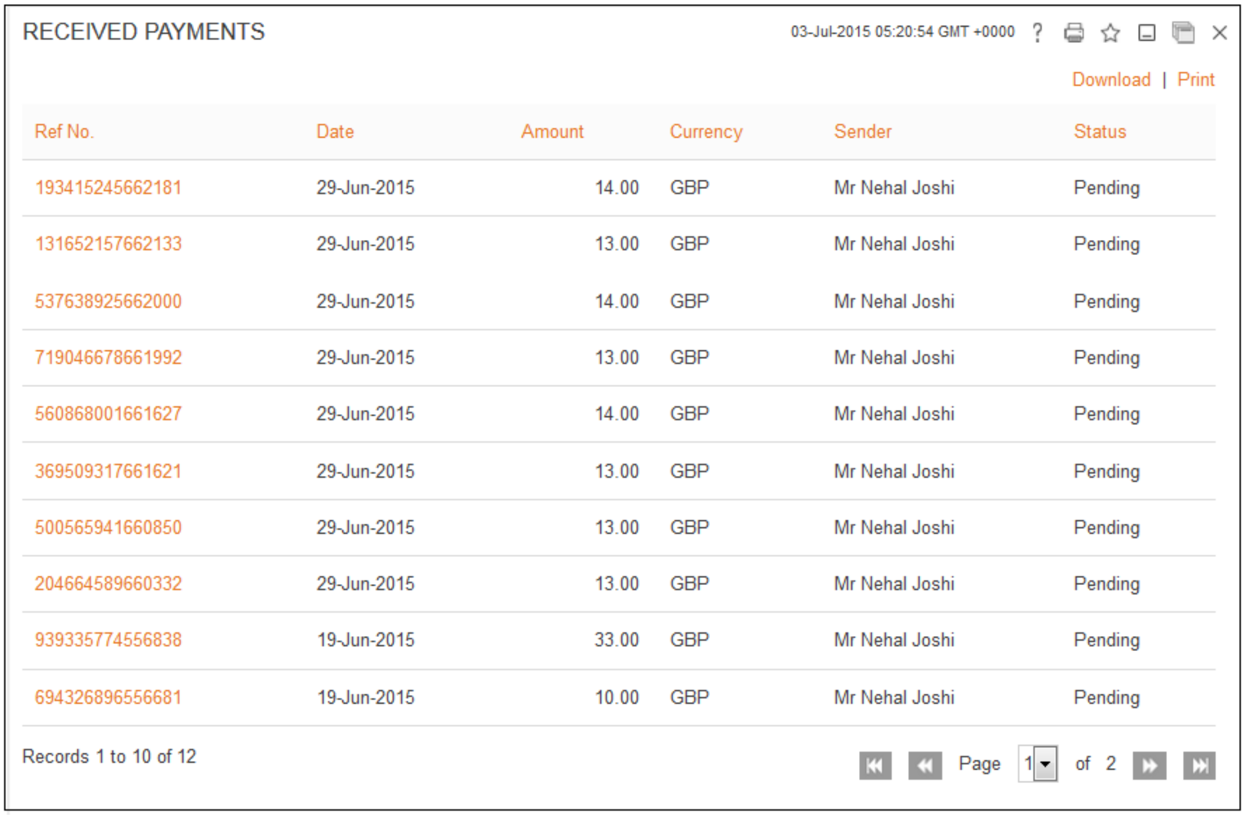
5.5 View Received P2P Payments

You can view the payment you received in your account.

To view received P2P payment details

1. From the **Receive Money** menu, select **View Received P2P Payments**.
The **Received Payment** screen appears.

Received Payments


RECEIVED PAYMENTS

03-Jul-2015 05:20:54 GMT +0000

Download | Print

Ref No.	Date	Amount	Currency	Sender	Status
193415245662181	29-Jun-2015	14.00	GBP	Mr Nehal Joshi	Pending
131652157662133	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
537638925662000	29-Jun-2015	14.00	GBP	Mr Nehal Joshi	Pending
719046678661992	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
560868001661627	29-Jun-2015	14.00	GBP	Mr Nehal Joshi	Pending
369509317661621	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
500565941660850	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
204664589660332	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
939335774556838	19-Jun-2015	33.00	GBP	Mr Nehal Joshi	Pending
694326896556681	19-Jun-2015	10.00	GBP	Mr Nehal Joshi	Pending

Records 1 to 10 of 12

Page 1 of 2

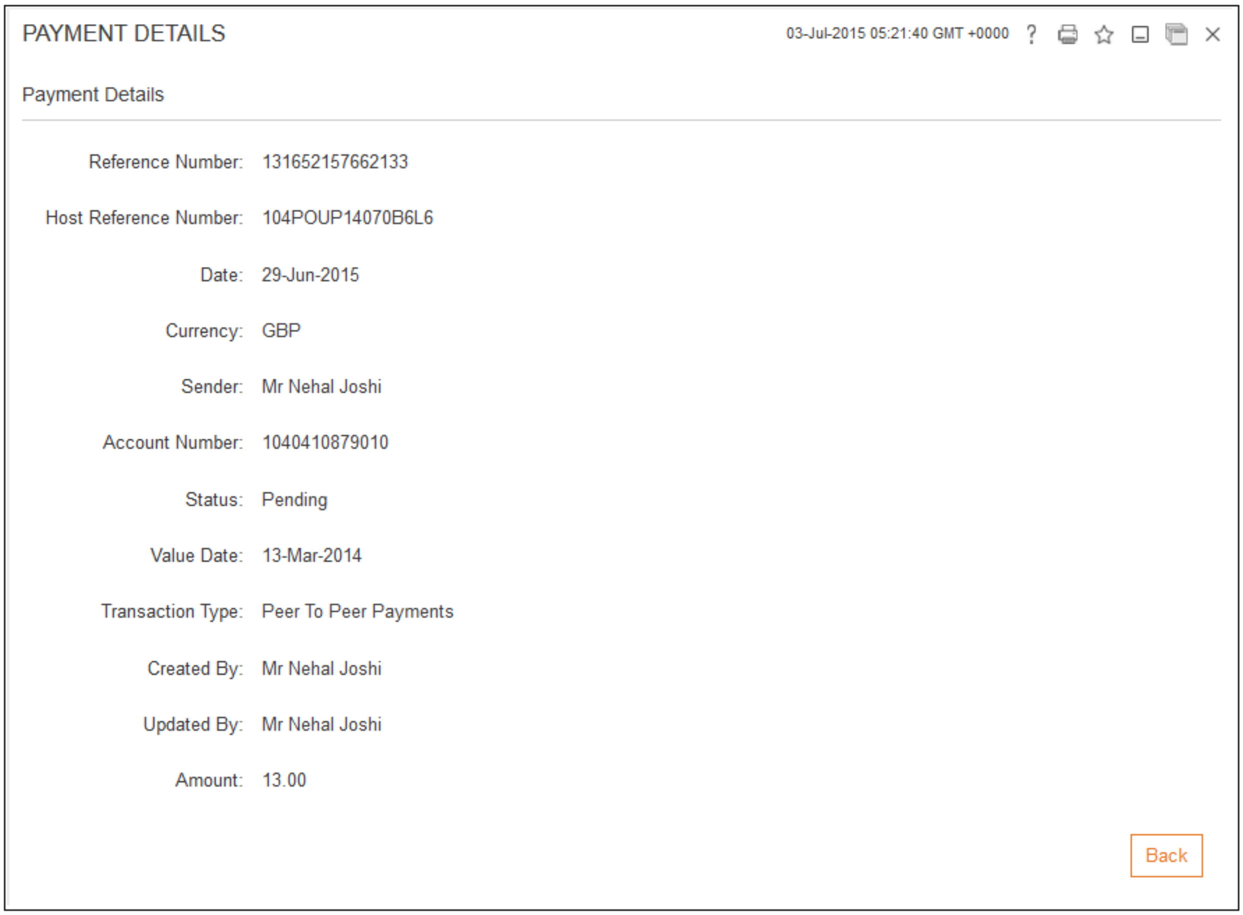
Column Description

Field Name	Description
Ref No	[Display] Displays the reference number of payment.
Date	[Display] Displays the payment date.
Amount	[Display] Displays the amount.
Currency	[Display] Displays the currency of payment.
Sender	[Display] Displays the sender name who initiated the payment.

Field Name	Description
Status	[Display] Displays the status of payment.

2. Click **Reference Number** link to view the details of payment.
The **Payment Details** screen appears.

Payment Details



3. Click **Back** to navigate to the previous screen
The **Received Payment** screen appears.

5.6 Claim Peer To Peer Payments

Once a payment is initiated by the sender to the Facebook ID OR Email ID OR Mobile Number, the beneficiary receives an Email OR SMS OR Notification on Facebook to register themselves in order to receive funds. For payment to non-registered Facebook ID, Facebook event got created and notification will be sent to the receiver's Facebook id. In case of a receiver who is already registered, the funds will be directly credited to their registered account.

For already existing users the registration process will be possible after logging into the application with the user id and password through a new transaction for registering as a receiver and for non-existing users the registration process should be initiated from outside the system. The non-existing users should be able to register themselves and should be provided with a user id and password after verification of their accounts and bank account details.

Verification of the accounts shall be done through penny credit and chaser mails and SMS, to email and Mobile Number. On completion of all validation process the beneficiary payment will be initiated.

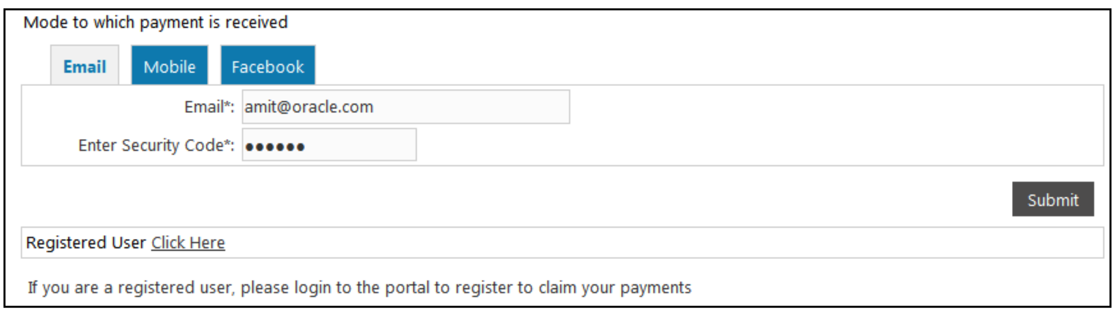
5.7 Claim Peer To Peer Payments for Non registered Non Existing Users

A non-registered and non-existing user of the bank can claim his or her peer payment by registering at the OBDX application.

To claim peer to peer payments for non-registered non existing users

1. On the **Home page**, click **Claim Now**.
The **Receive Peer to Peer Payment** screen appears.

Receive Peer To Peer Payment



Field Description

Field Name	Description
Email OR Mobile Number OR Facebook ID	[Mandatory, Alphanumeric, 225] Indicates the email ID or mobile number or Facebook ID.
Enter Security Code	[Mandatory, Alphanumeric, 225] Indicates the password or security code.

2. If you select **Email** tab:

   c. In the **Email** field, enter the email ID.

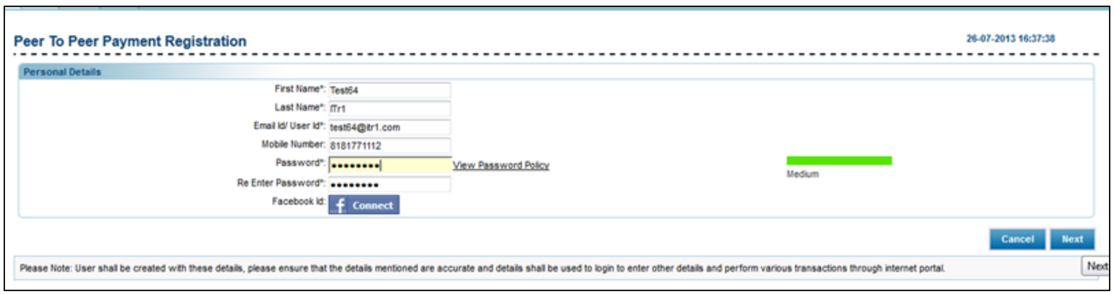
3. If you select **Mobile** tab:

   a. In the **Mobile Number** field, enter the mobile number.

4. If you select **Facebook** tab, click 

5. Click **Submit**.
The **Peer To Peer Payment Registration – Personal Details** screen appears.
OR
Click **Click Here** if you are a registered user.
The **Log-In** screen appears.

Peer To Peer Payment Registration



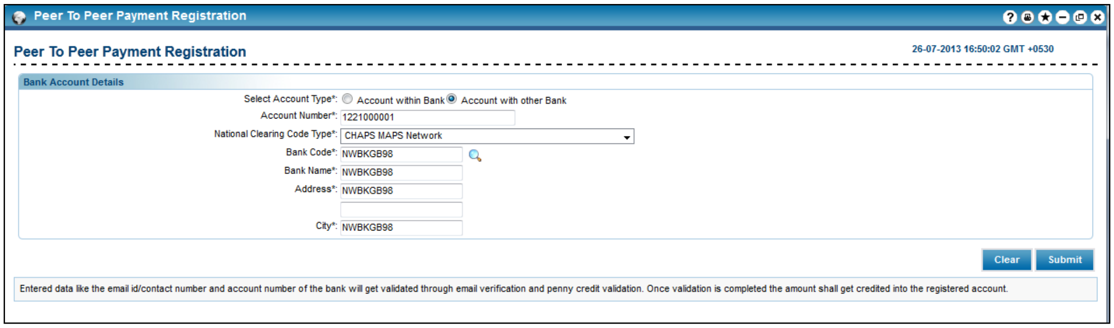
Field Description

Field Name	Description
First Name	[Mandatory, Alphanumeric, 20] Indicates the first name.
Last Name	[Mandatory, Alphanumeric, 20] Indicates the last name.
Email ID	[Mandatory, Alphanumeric, 255] Indicates the email ID.
Mobile Number	[Conditional, Numeric, 15] Indicates the mobile number.
Password	[Mandatory, Alphanumeric, 255] Indicates the password.
Re Enter Password	[Mandatory, Alphanumeric, 255] Indicates the password.
Email ID	[Mandatory, Alphanumeric, 255] Indicates the email ID.

6. Click **Next** to register.
The **Peer To Peer Payment Registration – Bank Account Details** screen appears.
OR

Click **Cancel**.
The **Log-In** screen appears.

Peer To Peer Payment Registration – Bank Account Details



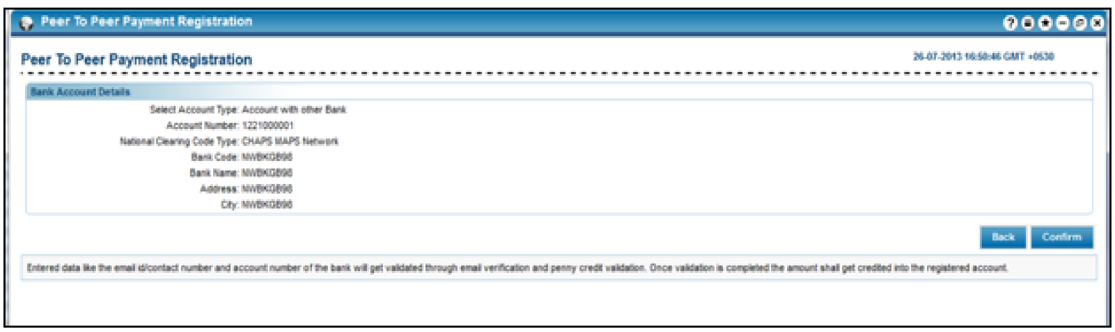
Field Description

Field Name	Description
Select Account Type It is mandatory to select either **Account within Bank** or **Account with other Bank** option.	
Account within Bank	[Optional, Option] Indicates the account type within a bank.
Account with other Bank	[Optional, Option] Indicates the account type with other bank.
Account Number	[Mandatory, Alphanumeric, 16] Indicates the account number.
Branch Code	[Mandatory, Alphanumeric, 15] Indicates the branch code.
Account Number	[Mandatory, Alphanumeric, 16] Indicates the account number to receive funds.
National Clearing Code Type	[Mandatory, Dropdown] Indicates the national clearing code type. The options are: • CHAPS MAPS Network • HELLENIC BANK ASSOCIATION FROM GREECE • NEW ZEALAND BANKERS ASSOCIATION FROM NEW ZEALAND • PI CLEARING NETWORK

Field Name	Description
Bank Code	[Mandatory, Alphanumeric, 20] Indicates the bank code of the receiver's bank.
Bank Name	[Display] Displays the bank name.
Address	[Display] Displays the bank address.
City	[Display] Displays the name of the city.

7. Click **Submit**.
The **Peer To Peer Payment Registration - Bank Account Details Confirm** screen appears.

Peer To Peer Payment Registration – Bank Account Details Verification



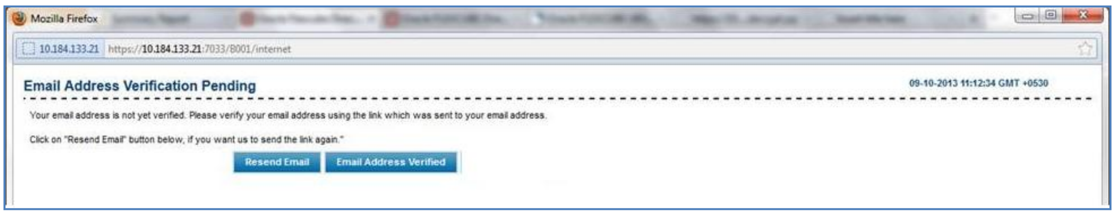
Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type.
Account Number	[Display] Displays your account number.
National Clearing Code Type	[Display] Displays the national clearing code type.
Bank Code	[Display] Displays the bank code.
Bank Name	[Display] Displays the bank name.

Field Name	Description
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city where the branch is located.

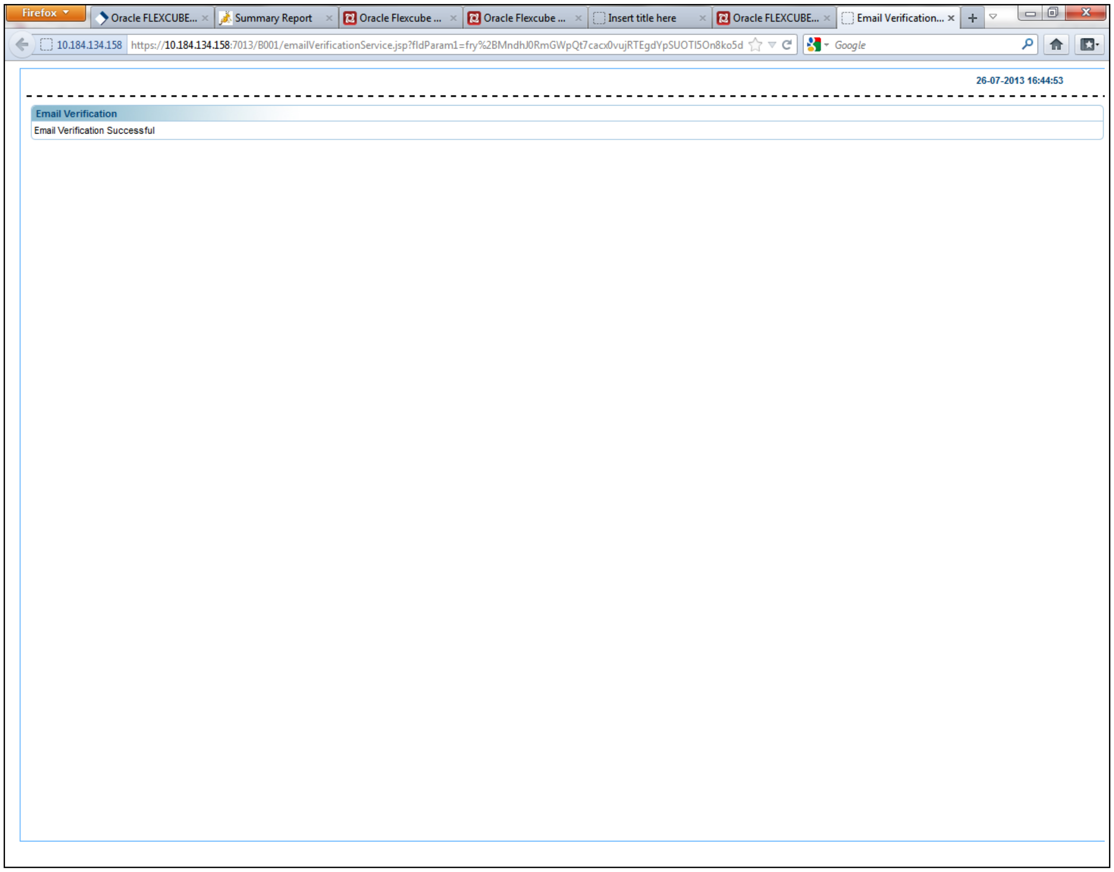
8. Click **Confirm.**
The **Email Verification Pending** screen appears, if email is not verified.

Email Verification Pending



9. Click the link mailed to your registered email ID to validate the email ID.
The **Email Verification Successful** screen appears.

Email Verification

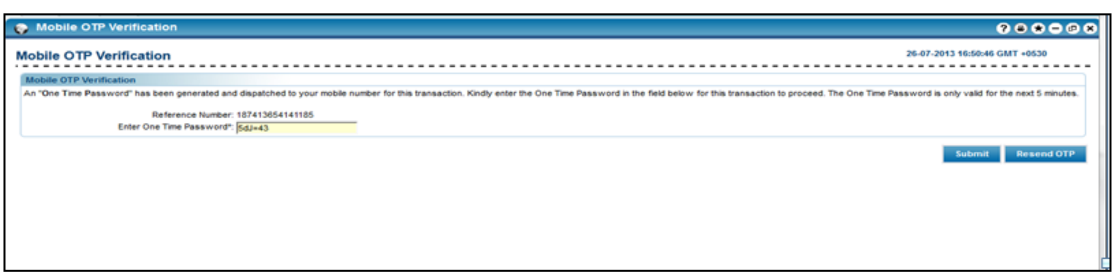


10. If Email ID is already verified. You will receive a “One Time Password” on your registered mobile number.
The **Mobile OTP Verification** screen appears.

Note: Mobile OTP will generate only if mobile number is registered.

OR
Click **Back** to navigate to the previous screen
The **Peer To Peer Payment Registration – Bank Account Details** screen appears.

Mobile OTP Verification

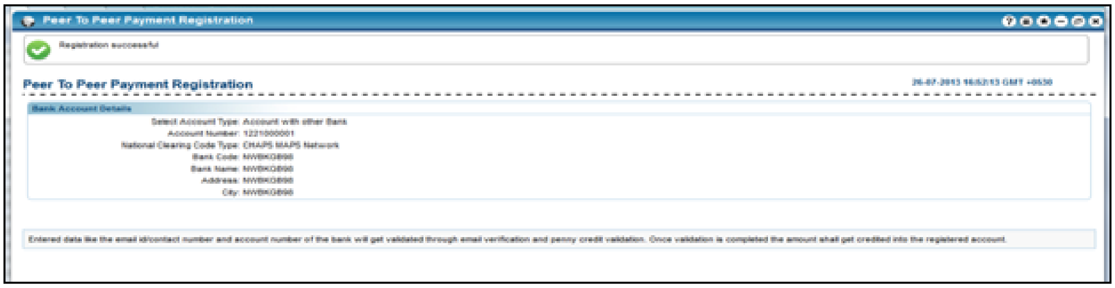


Field Description

Field Name	Description
Reference Number	[Display] Displays the transaction reference number.
Enter One Time Password	[Mandatory, Alphanumeric, 50] Indicates the one time password that you have received on your registered mobile number.

11. Click **Submit.**
    The **Peer To Peer Payment Registration** successful screen appears.
12. Click **Resend OTP**.
    The **Mobile OTP** will be resent on your registered mobile number.

Peer To Peer Payment Registration



Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type.
Account Number	[Display] Displays the account number.
National Clearing Code Type	[Display] Displays the national clearing code type.
Bank Code	[Display] Displays the bank code.
Bank Name	[Display] Displays the bank name.

Field Name	Description
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city name.

13. After registration is completed, the process for crediting beneficiary gets initiated.
14. Click **E-Receipt** to generate an e-receipt.

Note: Enrolled user can manage his registration process by logging to the application.

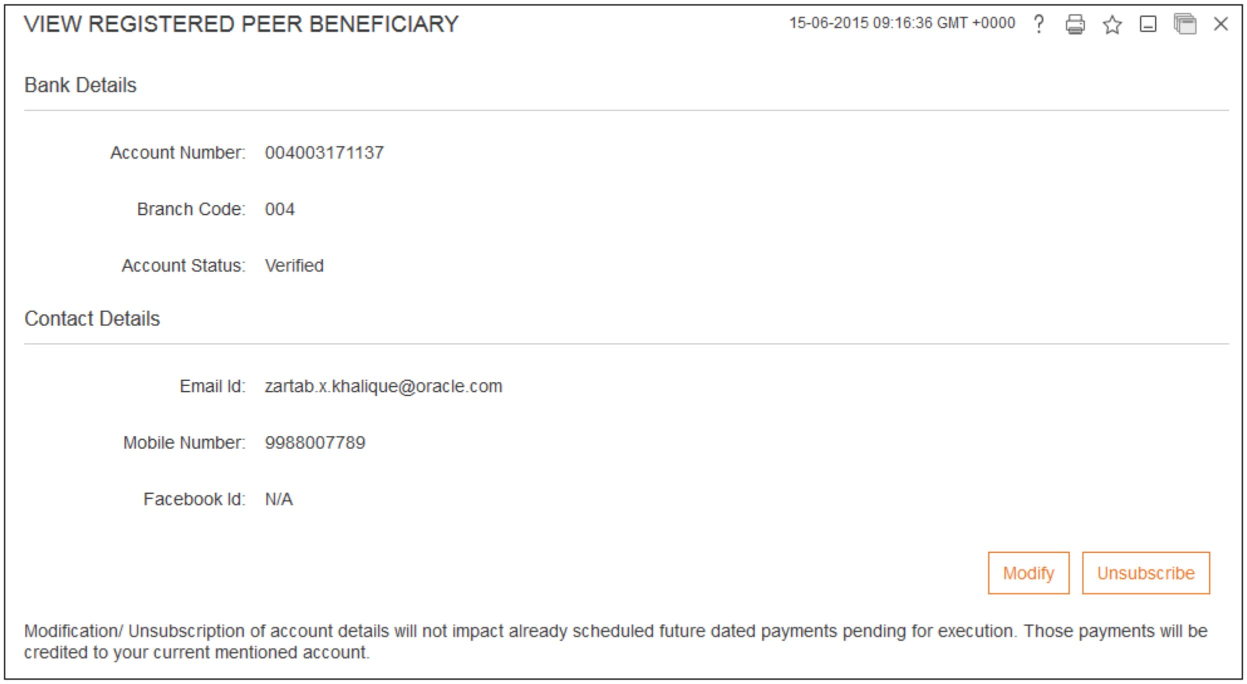
5.8 View Registered Peer Beneficiary

Using this feature, you can view the registered peer beneficiary.

To view registered peer beneficiary

1. From the **Receive Money** menu, select **Claim/Manage Peer Account**.
The **View Registered Peer Beneficiary** screen appears.

View Registered Peer Beneficiary

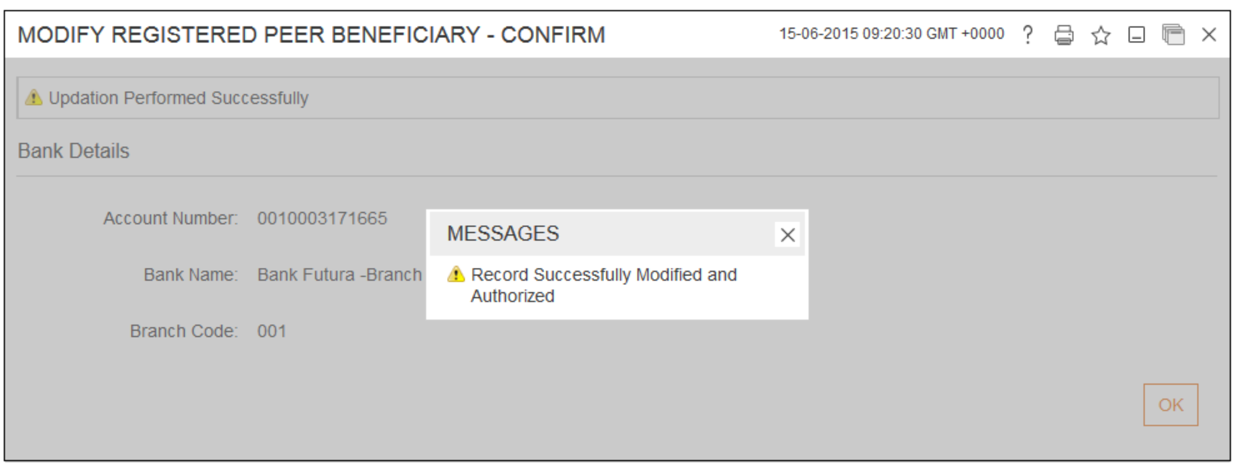


Field Description

Field Name	Description
Account Number	[Display] Displays the bank account number.
Branch Code	[Display] Displays the branch code.
Account Status	[Display] Displays the account Status.

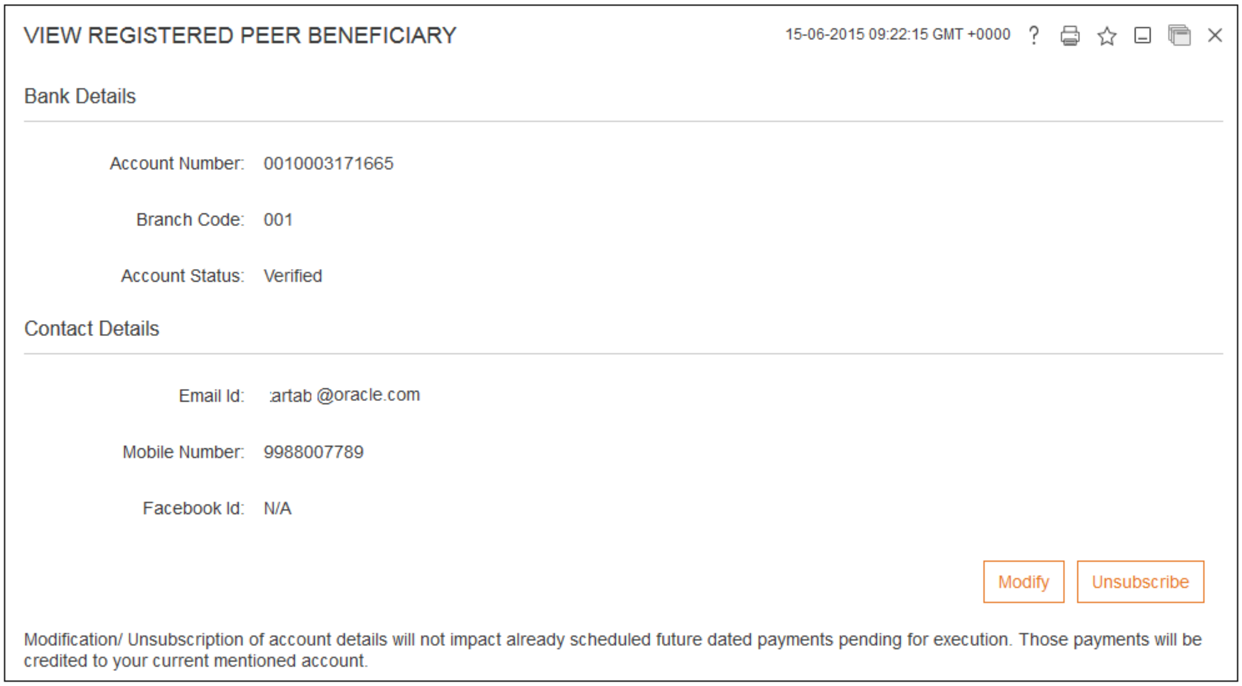
2. Click **Modify**.
   The **Modify Registered Beneficiary** screen appears.
3. From the **Account Number** list, select the appropriate account number.
4. Click **Submit**.
   OR
   Click **Back** to navigate to the previous screen.
   The **Modify Registered Beneficiary** screen appears.
5. Click **Validate**.
   The **Registration successful** screen appears.

Registration Successful



6. Click **OK**.
   The **View Registered Peer Beneficiary** screen appears.

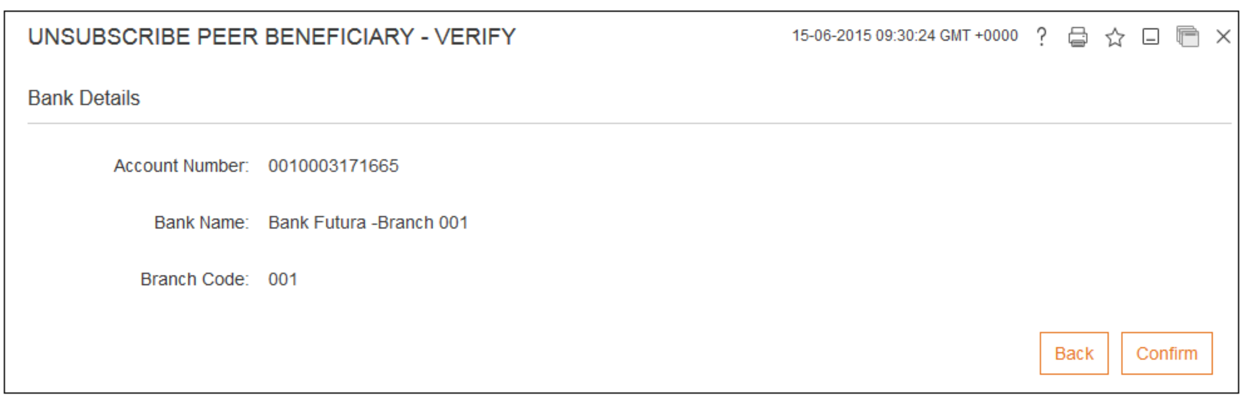
View Registered Peer Beneficiary



OR

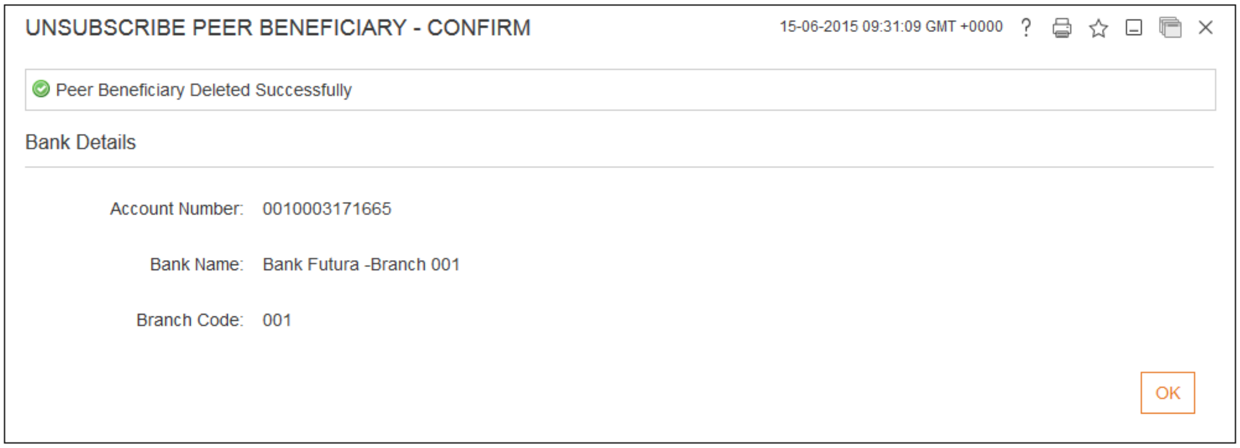
Click **Unsubscribe** to unsubscribe the peer beneficiary in **View Registered Peer Beneficiary** screen.
The **Unsubscribe Peer Beneficiary- Verify** screen appears.

Unsubscribe Peer Beneficiary- Verify



7. Click **Confirm.**
The **Unsubscribe Peer Beneficiary Confirm** screen appears.
OR
Click **Back** to navigate to previous screen.

Unsubscribe Peer Beneficiary- Confirm



8. Click **OK**.

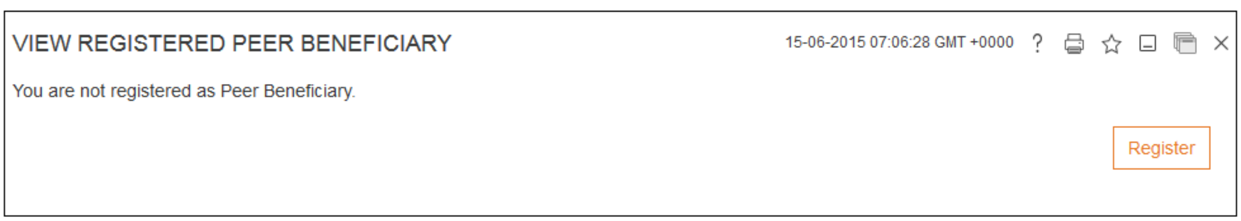
5.9 Claim Peer To Peer Payments for Non-Registered Existing Users

A non-registered but an existing user of the bank can claim his or her peer payment by registering at the OBDX application.

To claim peer to peer payments for non-registered existing users

1. From the **Receive Money** menu, select **Claim/Manage Peer Account**.
   The **Own Account Transfer** screen appears.
   The **View Registered Peer Beneficiary** screen appears.

View Registered Peer Beneficiary



2. Click **Register**.
   The **Peer Beneficiary Registration** screen appears.
3. Use the check-box to register with or without a **Security Code**.

Peer Beneficiary Registration – Security code

Field Description

Field Name	Description
Register using Security Code	[Optional, Check Box] Indicates whether registration is available using security code.
Enter Security Code	[Mandatory, Alphanumeric, 125] Indicates the security code.

Peer Beneficiary Registration – without security code

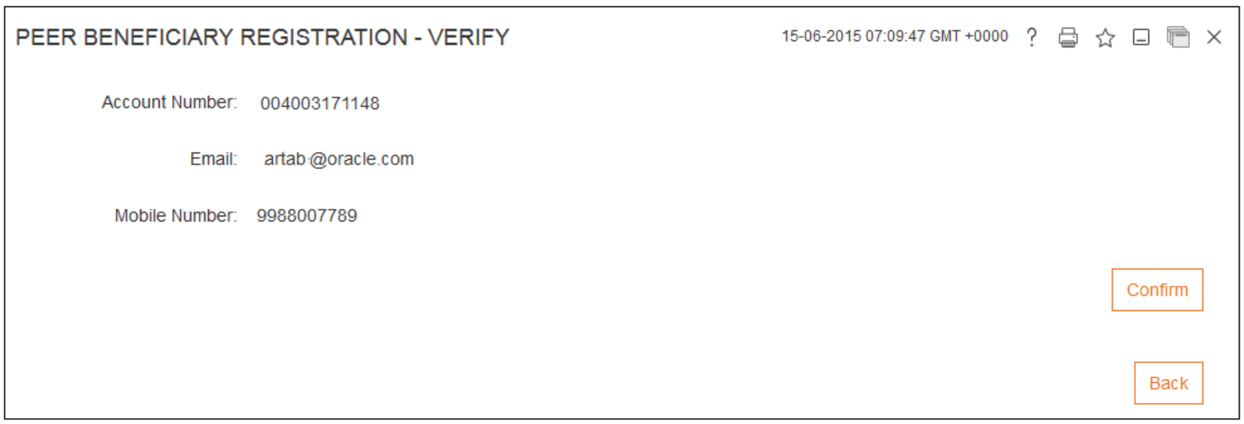
Field Description

Field Name	Description
Select Account Number	[Mandatory, Dropdown] Indicates the account number.

Field Name	Description
Email	[Display] Display the email ID.
Mobile Number	[Display] Displays the mobile number.

4. Click **Submit**.
The **Peer Beneficiary Registration-Verify** screen appears.

Peer Beneficiary Registration - Verify

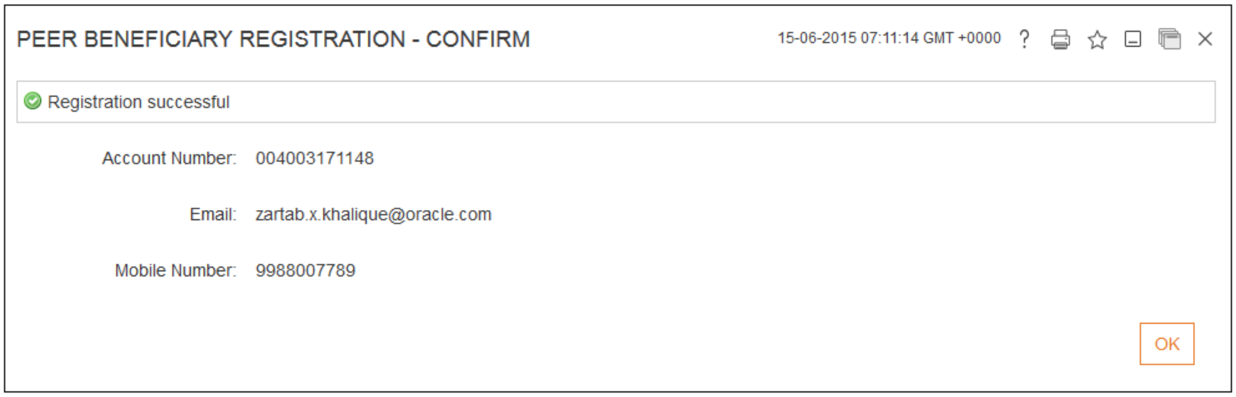


Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your email ID.
Mobile Number	[Display] Displays your Mobile Number

5. Click **E-Receipt** to generate an e-receipt.
6. Click **Confirm**.
The **Peer Beneficiary Registration – Confirm** screen appears.
OR
Click **Back**.
The **Peer Beneficiary Registration** screen appears.

Peer Beneficiary Registration - Confirm



Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your email ID.
Mobile Number	[Display] Displays your Mobile Number.

7. Click **E-Receipt** to generate an e-receipt.
8. Click **OK**.
   The **View Registered Peer Beneficiary** screen appears.